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REMARKS

1. Status of Claims

Claims 1-15 were pending in the Application. Applicants have amended claims 1, 2 and 5 without prejudice or disclaimer. Applicants have added new claims 16-20. Applicants respectfully request entry of the above amendments and consideration of the enclosed remarks. Applicants respectfully submit that no new matter is added. Accordingly, claims 1-20 will remain pending in the application.

2. Claim Rejections

Starting on page 2 of the Office Action, the Examiner rejected claims 1-3, 6-8, and 11-13 under 35 U.S.C. 103(a) as allegedly rendered obvious by U.S. Patent Application Publication 2003/0061358 by Piazza, et al. ("Piazza '358") in view of U.S. Patent No. 6,052,671 to Crooks, et al. ("Crooks '671").

Applicants respectfully traverse the rejection. Applicants have amended independent claim 1. Furthermore, with regard to independent claim 1, the claim recites:

1. (currently amended) A method for aggregating charges and generating invoices comprising:

receiving an indication of a charge from a financial institution by a first user of a first at least one vendor;

requesting detail information regarding the charge from the first at least one vendor referring to the indication;

receiving detail information regarding the charge from the first <u>at</u> <u>least one</u> vendor;

storing and aggregating the detail information regarding the charge from the first at least one vendor;

providing access to the aggregated detail information;

receiving selection data for the aggregated detail information; and

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generating a bill based upon the selection data.

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Applicants respectfully submit that the cited references do not teach or fairly suggest "requesting detail information regarding the charge from the at least one vendor referring to the indication." Further as indicated by the cited portions of Piazza '358, there is no contemplation of requesting detail information after receiving an indication of the charge by referring to the indication that may include a shipment tracking number. The Piazza '358 reference describes pushing out reports to the user in response to the user logging in and setting report parameters. As shown in claim 1, detail information regarding the charge is pulled from the vendor by referring to the indication that was received from the financial institution and that may include a shipment tracking number.

With respect to claim 2, Applicants respectfully submit that the cited references do not teach tracking which charges were included on a particular generated bill.

The associated dependent claims and claims 6, 11 and related similar claims are patentable over the cited references for at least the reasons described above.

Accordingly, Applicants respectfully request that the Examiner withdraw the rejection to claims 1-3, 6-8 and 11-13.

Starting on page 2 of the Office Action, the Examiner rejected claims 1-3, 6-8, and 11-13 under 35 U.S.C. 103(a) as allegedly rendered obvious by U.S. Patent Application Publication 2003/0061358 by Piazza, et al. ("Piazza '358") in view of U.S. Patent No. 6,052,671 to Crooks, et al. ("Crooks '671"), and in further view of Barron's Dictionary of Computer Terms, 6th edition.

Applicants respectfully traverse the rejection. Applicants have amended independent claim 1 as described above. The rejected claims are patentable for at least the same reasons as described above with reference to the related independent claims. Furthermore, with regard to claim 5, the claim recites:

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selection data is received <u>from a user</u> indication including a checkbox selection.

Applicants respectfully submit that Piazza '358 does not contemplate receiving selections from the user in the nature of interactive check boxes and one would not look to the Barron's dictionary to modify Piazza '358.

Accordingly, Applicants respectfully request that the Examiner withdraw the rejection to claims 4-5, 9-10 and 14-15.

New claims 16-20 depend from claim 1 and Applicants respectfully submit that new claims 16-20 are in condition for allowance for at least the reasons stated above.

Accordingly, Applicant submits that the invention as presently claimed in claims 1-20 is in condition for allowance.

3. Conclusion Of Remarks

For at least the reasons stated above, it is respectfully submitted that the claims of this application are in condition for allowance and early and favorable action thereon is requested.

If the Examiner believes that additional issues may be resolved by a telephone interview, the Examiner is respectfully urged to telephone the undersigned attorney for Applicant at (203) 924-3180.

4. Authorization

No fee is believed due with this Amendment. However, the Commissioner is hereby authorized to charge any additional fees which may be required for the response or credit any overpayment to the Pitney Bowes, Inc. Deposit Account Number 16-1885, Order No. F-728.

In the event that an extension of time or additional extension of time is required to make this response timely filed, the Commissioner is requested to grant a

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petition for that extension of time which is required to make this response timely. The Commissioner is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to the Pitney Bowes, Inc. Deposit Account Number 16-1885, Order No. F-728.

Respectfully submitted,

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